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# Federal Reserve Release

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*H.2*

## *Actions of the Board, Its Staff, and the Federal Reserve Banks; Applications and Reports Received*

*No. 33*

*Week Ending August 17, 2002*

### **Forms**

Foreign Banking Organization Reports -- initial review of proposals to extend with revision the Annual Report of Foreign Banking Organizations (FR Y-7) and to implement the Capital and Asset Report for Foreign Banking Organizations (FR Y-7Q), Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7N), and Abbreviated Financial Statements of U.S. Nonbank Subsidiaries Held by Foreign Banking Organizations (FR Y-7NS).

- Proposed, August 12, 2002

U.S. Banking Organization Reports -- initial review of proposals to extend with revision the Quarterly Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11Q), Report of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314a), and Financial Information for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314c), which would be changed to Abbreviated Financial Statements of Foreign Subsidiaries of U.S. Banking Organizations (FR 2314S); to discontinue the Annual Financial Statements of Nonbank Subsidiaries of Bank Holding Companies (FR Y-11I) by replacing it with Abbreviated Financial Statements of U.S. Nonbank Subsidiaries of U.S. Bank Holding Companies (FR Y-11S); and to discontinue the Report of Condition for Foreign Subsidiaries of U.S. Banking Organizations (FR 2314b).

- Proposed, August 12, 2002

### **Regulations And Policies**

Policy Statement on Payments System Risk -- decision not to pursue two proposed policy options that would lower self-assessed net debit caps and eliminate two-week average caps, and reject all payments with settlement-day finality that would cause an institution to exceed its daylight overdraft capacity level (Docket No. R-1111).

- Approved, August 14, 2002

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<b>BS&amp;R</b>	Banking Supervision and Regulation	<b>RBOPS</b>	Reserve Bank Operations and Payment Systems
<b>C&amp;CA</b>	Consumer and Community Affairs	<b>IF</b>	International Finance
<b>FOMC</b>	Federal Open Market Committee	<b>OSDM</b>	Office of Staff Director for Management

**Bank Branches, Domestic**

Atlanta

Colonial Bank, Montgomery, Alabama -- to establish a branch at 15285 Collier Boulevard, Naples, Florida.  
- Approved, August 15, 2002

Cleveland

Fifth Third Bank, Cincinnati, Ohio -- to establish a branch at Center Street, Chardon, and branches at 1076 and 1068 High Street, Wadsworth.  
- Approved, August 14, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 134 West Michigan Street, Jackson.  
- Approved, August 13, 2002

Cleveland

Fifth Third Bank, Grand Rapids, Michigan -- to establish a branch at 5217 Harvey Street, Norton Shores.  
- Approved, August 14, 2002

Kansas City

First United Bank, Englewood, Colorado -- to establish a branch in the 100 block of South Wilcox Street, Castle Rock.  
- Approved, August 16, 2002

Kansas City

Pleasanton State Bank, Pleasanton, Nebraska -- to establish a branch at 6005 Second Avenue West, Kearney.  
- Approved, August 16, 2002

Atlanta

Regions Bank, Birmingham, Alabama -- to establish a branch at 921 South Range Avenue, Denham Springs, Louisiana.  
- Approved, August 16, 2002

**Bank Holding Companies**

New York

Barclays PLC, London, England, and Barclays Bank PLC -- to engage, directly and through Identrus, LLC, New York, New York, in data processing and data transmission activities.

- Approved, August 15, 2002

New York

Bayerische Hypo- und Vereinsbank AG, Munich, Germany -- to engage, directly and through Identrus, LLC, New York, New York, in data processing and data transmission activities.

- Approved, August 15, 2002

Kansas City

BOK Financial Corporation, Tulsa, Oklahoma -- to acquire TW Interim National Bank, Houston, Texas, and Bank of Tanglewood, National Association.

- Approved, August 15, 2002

Richmond

Community First Financial Corporation, Lynchburg, Virginia -- to acquire an interest in Highlands Community Bank, Covington, a de novo bank.

- Approved, August 13, 2002

Dallas

CU Delaware Financial Corporation, Dover, Delaware -- to become a subsidiary holding company of CU Bank Shares, Inc., Farmers Branch, Texas, through the acquisition of Town North Bank, National Association.

- Registration granted, August 14, 2002

Kansas City

First York Ban Corp., York, Nebraska -- to increase its investment in NebraskaLand Financial Services, Inc., North Platte.

- Approved, August 15, 2002

Chicago

Goodenow Bancorporation, Okoboji, Iowa -- to engage de novo in extending credit and servicing loans.

- Approved, August 12, 2002

**Bank Holding Companies**

Chicago

Marshall & Ilsley Corporation, Milwaukee, Wisconsin -- to acquire Mississippi Valley Bancshares, Inc., St. Louis, Missouri, and thereby acquire Southwest Bank of St. Louis; Southwest Bank, Belleville, Illinois; and Southwest Bank of Phoenix, Phoenix, Arizona, and their nonbanking subsidiaries.

- Approved, August 13, 2002

Atlanta

N W Services Corporation, Ringgold, Georgia -- to acquire The Bank of Sharon, Sharon, Tennessee.

- Returned, August 13, 2002

Secretary

The Royal Bank of Scotland Group plc, Edinburgh, Scotland -- to engage through Identrus LLC, New York, New York, in data processing and data transmission activities.

- Approved, August 14, 2002

San Francisco

Security Pacific Bancorp, Ontario, California -- to engage in nonbanking activities through the formation of Security Pacific Finance Company.

- Approved, August 15, 2002

Richmond

United Financial, Inc., Graham, North Carolina -- to become a bank holding company through the acquisition of Alamance National Bank.

- Approved, August 13, 2002

**Banks, Foreign**

Director, BS&R

Banca di Roma, S.p.A., Rome, Italy -- to establish branches in New York, New York, and Chicago, Illinois, and an agency in San Francisco, California.

- Approved, August 13, 2002

**Banks, State Member**

New York

The Bank of New York, New York, New York -- for BNY Mortgage Company LLC and Stanwich Insurance Agency, Inc. to acquire interests in Hamilton Land Services LLC, Commack.

- Withdrawn, August 15, 2002

**Change In Bank Control**

Boston

Mystic Financial, Inc., Medford, Massachusetts -- change in bank control.

- Permitted, August 16, 2002

Minneapolis

Western Holding Company of Wolf Point, Wolf Point, Montana -- change in bank control.

- Permitted, August 16, 2002

**Competitive Factors Reports**

Minneapolis

Alerus Financial, N.A., Grand Forks, North Dakota -- report on competitive factors of the proposed purchase of assets and assumption of liabilities of the Fargo branch of BNC National Bank, Tempe, Arizona.

- Submitted, August 12, 2002

Kansas City

Bank of Norfolk, Norfolk, Nebraska -- report on competitive factors of the proposed merger with Columbus Federal Savings Bank, Columbus.

- Submitted, August 12, 2002

Kansas City

Citizens Bank, N.A., Fort Scott, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Iola branch of Intrust Bank, National Association, Wichita.

- Submitted, August 13, 2002

**Competitive Factors Reports**

Kansas City

Community National Bank, Chanute, Kansas -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of the Eureka branch of Intrust Bank, National Association, Wichita.

- Submitted, August 13, 2002

Kansas City

First Bank and Trust Company, Cozad, Nebraska -- report on competitive factors of the proposed merger with First National Bank of Otis, Otis, Colorado.

- Submitted, August 12, 2002

Kansas City

First National Bank of Yuma, Yuma, Colorado -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities of First National Bank of Otis, Otis.

- Submitted, August 13, 2002

San Francisco

First National Bank, San Diego, California -- report on competitive factors of the proposed merger with Generations Trust Bank, N.A., Long Beach.

- Submitted, August 12, 2002

New York

First Niagara Bank, Lockport, New York -- report on competitive factors of the proposed merger with Cortland Savings Bank, Cortland, and Cayuga Bank, Auburn.

- Submitted, August 16, 2002

San Francisco

Household Bank (SB), National Association, Las Vegas, Nevada -- report on competitive factors of the proposed purchase of the credit card assets of National Bank of the Great Lakes, Elmhurst, Illinois.

- Submitted, August 12, 2002

Dallas

Interstate Bank, SSB, Perryton, Texas -- report on competitive factors of the proposed merger with New ISB Bank, SSB.

- Submitted, August 14, 2002

### **Competitive Factors Reports**

#### Minneapolis

Merchants Bank, National Association, La Crescent, Minnesota -- report on competitive factors of the proposed purchase of certain assets and assumption of certain liabilities by a newly chartered Merchants Bank in connection with the relocation of the main office of the existing Merchants Bank, National Association, to Onalaska, Wisconsin.

- Submitted, August 15, 2002

#### Atlanta

Northwest Georgia Bank, Ringgold, Georgia -- report on competitive factors of the proposed merger with The Bank of Sharon, Sharon, Tennessee, as part of a corporate reorganization.

- Submitted, August 14, 2002

#### St. Louis

Planters Bank, Inc., Hopkinsville, Kentucky -- report on competitive factors of the proposed merger with City State Bank, Martin, Tennessee.

- Submitted, August 15, 2002

### **Financial Holding Companies**

#### Chicago

Ambank Holdings, Inc., Rock Island, Illinois -- election to become a financial holding company.

- Effective, August 14, 2002

### **International Operations**

#### New York

J.P. Morgan Chase & Co., New York, New York -- to invest, through JPMorgan Chase Bank, in its Edge corporation, J.P. Morgan International Inc.

- Approved, August 15, 2002

### **Regulations And Policies**

#### FOMC

Federal Open Market Committee -- minutes of the meeting of June 25-26, 2002.

- Published, August 15, 2002

# District 1

## Federal Reserve Bank of Boston

Applications and notifications filed during the week ending Saturday, August 17, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Bridgewater Financial, MHC, Raynham, Massachusetts - application to become a bank holding company through the acquisition of Bridgewater Savings Bank, Raynham, Massachusetts	Newspaper - N/Avail Fed Reg - N/Avail

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

**Section V – Availability of CRA public evaluations**

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

**Section VI – CRA examinations scheduled for                      Quarter of**

<i>Institution</i>	<i>Location</i>
None	

## District 2

### Federal Reserve Bank of New York

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18c/Membership	Fuji Bank and Trust Company, New York, New York, to merge with The Industrial Bank of Japan Trust Company, New York, New York, and to become a state member bank.	Newspaper – 09/14/2002

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3a1/3a3/4c8	NSB Holding Corp., and Northfield Holdings Corp., both of Staten Island, New York, to acquire Liberty Bank, Avenel, New Jersey, through the mergers of Liberty Bank into Northfield Savings Bank; Liberty Bancorp, Inc. into Northfield Holdings Corp. and Liberty Bancorp MHC into NSB Holding Corp.*	Newspaper – N/A Fed. Reg. – N/A

\* Subject to the Community Reinvestment Act.

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Gotham Bank of New York	1412 Broadway, New York, New York 10018
First State Bank of Canisteo	3 Main Street, Canisteo, New York 14823
Alden State Bank	13216 Broadway, Alden, New York 14004
Deutsche Bank Trust Company Americas	31 West 52 <sup>nd</sup> Street, New York, New York
Industrial Bank of Japan	1251 Avenue of the Americas, New York, New York 10020
Banco Popilar North America	400 West North Avenue, Chicago, Illinois 60639

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# District 3

## Federal Reserve Bank of Philadelphia

Applications and notifications filed during the week ending Saturday, August 17, 2002

### Section I – Applications subject to newspaper notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section II – Applications subject to both newspaper and Federal Register notice

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section III – Applications subject to Federal Register notice only

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<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

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### Section IV – Applications not subject to Federal Register or newspaper notice

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<i>Type</i>	<i>Application</i>	
None		

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## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Pocono Community Bank	Strousburg, PA
Lebanon Valley Farmers Bank	Lebanon, PA

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 4

### Federal Reserve Bank of Cleveland

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
*3(a)(1)	Application by Deerfield Bancshares, Inc., Clarksburg, OH to acquire the outstanding voting shares of The Clarks burg Commercial Bank, Clarksburg, OH.	Fed Reg – 09/16/2002 Newspaper – N/Avail

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
Reg. K	Prior notice by KRM Holdings, Inc., Albany, NY a direct subsidiary of KeyBank and KeyCorp, both of Cleveland, OH to invest up to an additional \$100 million in KRM Leasing, Ltd., Hamilton, Bermuda, a wholl-owned subsidiary.	
Reg. K	Prior notice by PNC Bank, N.A., Pittsburgh, PA to acquire indirectly through BlackRock Overeas Investment Corporation, New York, NY (an indirect edge corporation of PNC Bank, N.A.) 100 percent of the outstanding voting shares of a de novo foreign company, BlackRock Japan Co., Ltd., Tokyo, Japan.	

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

The federal bank regulators use the following four performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Iron and Glass Bank	1114 East Carson Street, Pittsburgh, PA 15203-1187
North Side Deposit Bank and Trust Company	4125 Hamilton Avenue, Cincinnati, OH 45223
The Corn City State Bank	120 West Main Street, Deshler, OH 43516
Genoa Banking Company	801 Main Street, Genoa, OH 43430
The Andover Bank	19 Public Square, Andover, OH 44004
Hocking Valley Bank	7 West Stimson, Athens, OH 45701

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# District 5

## Federal Reserve Bank of Richmond

Applications and notifications filed during the week ending Saturday, August 17, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	Second Bank and Trust, Culpeper, Virginia, to establish a branch at 1807 Seminole Trail, Charlottesville, Virginia.*	Newspaper - 08/26/2002

\*Subject to the provisions of the Community Reinvestment Act.

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	TransCommunity Bankshares Incorporated, Richmond, Virginia, to acquire 100% of the voting shares of Bank of Goochland, National Association, Goochland, Virginia (in organization).*	Fed Reg - N/Avail Newspaper - 09/09/2002

\*Subject to the provisions of the Community Reinvestment Act.

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

## Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
164331	Logan Bank & Trust Company 43 Washington Avenue Logan, West Virginia 25601	06/10/2002	08/16/2002	S		X

## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

<i>Institution</i>	<i>Location</i>
Frederick County Bank	Frederick, Maryland
Citizens Bank & Trust Co.	Blackstone, Virginia
The Bank of Floyd	Floyd, Virginia
Rockingham Heritage Bank	Harrisonburg, Virginia
First Bank and Trust Company	Lebanon, Virginia
The Middleburg Bank	Middleburg, Virginia
Shore Bank	Onley, Virginia
Farmers Bank	Windsor, Virginia
The Traders Bank	Spencer, West Virginia

## District 6

### Federal Reserve Bank of Atlanta

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 8455 Tuttle Avenue, Sarasota, Florida, to be known as the University Parkway Branch.	08/27/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2531 John Hawkins Parkway, Hoover, Alabama, to be known as the Trace Crossings Branch.	08/27/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 2320 South U.S. Highway 77, Lynn Haven, Florida, to be known as the Lynn Haven Branch.	08/27/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 200 Grand Boulevard, Destin, Florida, to be known as the Baytowne Branch	08/27/2002*
Branch	AmSouth Bank, Birmingham, Alabama, to establish a branch located at 440 N. Ocoee Street, Cleveland, Tennessee, to be known as the Ocoee Street Drive-Thru Branch.	08/27/2002*
Branch	SouthTrust Bank, Birmingham, Alabama, to establish a branch located at 1855 East Main Street, Suite 24, Spartanburg, South Carolina.	08/14/2002*
Branch	Regions Bank, Birmingham, Alabama, to establish a branch located at 7539 Spring Hill Drive, Spring Hill, Florida.	08/16/2002*
Branch	SunTrust Bank, Atlanta, Georgia, to establish a branch located at 5885 Cumming Highway, Buford, Georgia, to be known as the Sugar Hill Corners In-Store Office.	08/29/2002*

\*Subject to provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Wheeler Bancsha res, Inc., Alamo, Georgia, to become a bank holding company by acquiring Wheeler County State Bank, Alamo, Georgia.	Newspaper – 09/15/2002 Fed Reg – N/Avail

\*Subject to provisions of the Community Reinvestment Act

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>
None	

### Section V – Availability of CRA public evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
749635	AuburnBank Post Office Drawer 3110 Auburn, Alabama 36831- 3110 (334) 821-9200	05/06/2002	08/13/2002	S	X	

**Section VI – CRA examinations scheduled for Fourth Quarter of 2002**

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<i>Institution</i>	<i>Location</i>
First Community Bank of Cullman County	Cullman, Alabama
Orion Bank	Naples, Florida
Admiralty Bank	Palm Beach Gardens, Florida
Southwest Georgia Bank	Moultrie, Georgia
Rivoli Bank & Trust	Macon, Georgia
SunTrust Bank	Atlanta, Georgia
Alabama Exchange Bank	Tuskegee, Alabama
Commercial Bank of Florida	Miami, Florida
Citizens Trust Bank	Atlanta, Georgia
Merchants & Farmers Bank	Eutaw, Alabama
Community Bank	Nashville, Tennessee
Cumberland Bank	Carthage, Tennessee
Riverside Bank of the Gulf Coast	Cape Coral, Florida
First Nation Bank	Covington, Georgia
First Community Bank	DeBary, Florida

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## District 7

### Federal Reserve Bank of Chicago

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
18C & Branches	Johnson Bank, Racine, Wisconsin, to merge with Capital Bank, Green Bay, Wisconsin and thereby to establish branches at 455 Riverdale Drive, Green Bay, Wisconsin and 840 Main Avenue, DePere, Wisconsin.*	Newspaper – N/Avail
Branch	Le Mars Bank & Trust Company, Le Mars, Iowa, to establish a branch facility to be located at 1601 South Main Avenue, Sioux Center, Iowa.*	Newspaper – 08/22/2002
18C & Branches	Salin Bank & Trust Company, Indianapolis, Indiana, to merge with Blue River Federal Savings Bank, Ed inburg, Indiana and thereby to establish branches.*	Newspaper – 08/16/2002

\* Subject to the provisions of the Community Reinvestment Act

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	Bement Bancshares, Inc., Bement, Illinois, to acquire 100 percent of CGB&L Financial Group, Inc., Cerro Gordo, Illinois and thereby indirectly acquire Cerro Gordo Building and Loan, s.b., Cerro Gordo, Illinois.*	Fed Reg – 08/30/2002 Newspaper – 08/26/2002
3(a)(3)	Oswego Community Bank Employee Stock Ownership Plan, Oswego, Illinois, to acquire additional shares and increase its ownership from 32.52 percent to 51 percent of the voting shares of Oswego Bancshares, Inc., Oswego, Illinois, and thereby to indirectly acquire additional voting shares of Oswego Community Bank, Oswego, Illinois.*	Fed Reg – 08/30/2002 Newspaper – N/Avail
4(c)(8)	Southwest Company, Oakland, Iowa, to retain 100 percent ownership of Fremont County Savings Bank, Sidney, Iowa, following its conversion from a state -chartered bank to a federal savings association, and thereby operate a savings association.*	Fed Reg – 8/22/2002 Newspaper – 08/24/2002

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
653648	First American Bank 1207 Central Avenue Fort Dodge, Iowa 50501 (515) 573-2154	10/22/2001	08/12/2002	S	X	
2960742	Bank of Washtenaw 400 E. Michigan Avenue Saline, Michigan 48176 (734) 429-3828	01/07/2002	08/12/2002	S		X

**Section VI – CRA examinations scheduled for**

**Quarter of**

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*Institution*

*Location*

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None

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# District 8

## Federal Reserve Bank of St. Louis

Applications and notifications filed during the week ending Saturday, August 17, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
772745	First Illinois Bank, East St. Louis, Illinois	4/29/2002	8/12/2002	O		X

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Farmers Bank and Trust Company	Blytheville, Arkansas
MidSouth Bank	Jonesboro, Arkansas
Allied Bank	Mulberry, Arkansas
Flora Bank and Trust	Flora, Illinois
The Missouri Bank	Warrenton, Missouri
Bank of Crockett	Bells, Tennessee

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 9

### Federal Reserve Bank of Minneapolis

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(3)	First Sleepy Eye Bancorporation, Inc., Sioux Falls, South Dakota, to acquire 96 percent of Sterns Bank Canby National Association, Canby, Minnesota.	Fed Reg – 09/09/2002 Newspaper – N/Avail
CIC	Kenneth D. and Suzanne M. Roeder, De Smet, South Dakota to gain control of Kingsbury Bank Holding Company, De Smet, South Dakota, and thereby indirectly gain control of Peoples State Bank, De Smet, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Marcelle McVay, Chicago, Illinois, to retain control of Minnwest Corporation, Montevideo, Minnesota, and thereby indirectly retain control of Minnwest Bank Luverne, Luverne, Minnesota; Minnwest Bank Central, Montevideo, Minnesota; Minnwest Bank Ortonville, Ortonville, Minnesota; Minnwest Bank, M.V., Redwood Falls, Minnesota; Minnwest Bank South, Tracy, Minnesota; and Minnwest Bank Sioux Falls, Sioux Falls, South Dakota.	Fed Reg – 08/23/2002 Newspaper – N/Avail
CIC	Jerry E. Gerber, Rice Lake, Wisconsin; Terry G. Gerber, Cameron, Wisconsin; Susan J. Gerber, Blaine, Minnesota; Ernest J. Gerber, Bruce, Wisconsin; Alan F. Gerber, Radisson, Wisconsin; Kathleen L. Gerber, Quincy, Massachusetts; and Holly A. Barnes, Hayward, Wisconsin, to gain control of Old Murry Bancorp, Inc., Cameron, Wisconsin, and thereby indirectly gain control of Owen-Curtiss Financial Corporation, Rice Lake, Wisconsin, which owns Brill Bancshares, Inc., Rice Lake, Wisconsin, and its subsidiary bank, Brill State Bank, Rice Lake, Wisconsin, and Gilman Corporation, Gilman, Wisconsin, which owns the State Bank of Gilman, Gilman, Wisconsin.	Fed Reg – 08/23/2002 Newspaper – N/Avail

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
CIC	Craig L. Larson, Bismarck, North Dakota, to gain control of First Southwest Bancorporation, Bismarck, North Dakota, and thereby indirectly gain control of First Southwest Bank, Bismarck, North Dakota.	Fed Reg – 08/27/2002 Newspaper – N/Avail
CIC	Gary A. Gerber, Rick H. Gerber, Jim E. Gerber, all of Exeland, Wisconsin; and Mahala A. Earnhart, Hewitt, Wisconsin, to gain control of Chippewa Valley Agency, Ltd., Winter, Wisconsin, and thereby indirectly gain control of Chippewa Valley Bank, Winter, Wisconsin.	Fed Reg – 08/30/2002 Newspaper – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
4(c)(8)	Minnwest Corporation, Minnetonka, Minnesota proposes to engage in the businesses of extending credit and servicing loans, and leasing personal or real property through it' s newly formed subsidiary, Minnwest Finance, Inc., Minnetonka, Minnesota, which proposes to acquire certain assets of AgriVision Finance Co.

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
None						

## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
Security Bank Minneapolis	Albert Lea, Minnesota
Community Bank Chaska	Chaska, Minnesota
Root River State Bank	Chatfield, Minnesota
Grand Marais State Bank	Grand Marais, Minnesota
Grand Rapids State Bank	Grand Rapids, Minnesota
Farmers State Bank of Madelia	Madelia, Minnesota
Dakota State Bank	Mendota Heights, Minnesota
American State Bank of Olivia	Olivia, Minnesota
Stockmens Bank	Cascade, Montana
First American Bank and Trust	Madison, South Dakota
Bankfirst	Sioux Falls, South Dakota

## District 10

### Federal Reserve Bank of Kansas City

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Branch	First United Bank, Englewood, Colorado, to establish a branch in the 100 block of South Wilcox Street, Castle Rock, Colorado.	Newspaper - 07/02/2002
Branch	The Jackson State Bank & Trust, Jackson, Wyoming, to establish a branch at 3300 West Village Drive, Teton Village, Wyoming.	Newspaper - 08/30/2002
18(c)	First Bank of Medicine Lodge, Medicine Lodge, Kansas, to purchase certain assets and assume certain liabilities of the Ottawa, Kansas branch of Intrust Bank, National Association, Wichita, Kansas and to operate under the charter and title of First Bank of Medicine Lodge, Medicine Lodge, Kansas.	Newspaper - 09/12/2002

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	Commercial Bancorp, Pine Bluffs, Wyoming, to become a bank holding company through the acquisition of 100 percent of the voting shares of Farmers State Bank, Pine Bluffs, Wyoming.	Newspaper N/Available Fed Reg - N/Available
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire up to 11.8 percent of the voting shares of Morrill Bancshares, Inc., Sabetha, Kansas, parent of Morrill State Bank & Trust Company, Sabetha, Kansas.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
3(a)(3)	First Centralia Bancshares, Inc., Centralia, Kansas, to acquire an additional 3.46 percent, for a total of 17 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of City National Bank, Kilgore, Texas.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
3(a)(3)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire up to 52.73 percent of the voting shares of Century Capital Financial, Inc., Kilgore, Texas, parent of City National Bank, Kilgore, Texas.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002

**Section II – Applications subject to both newspaper and Federal Register notice**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(5)	Morrill Bancshares, Inc., Sabetha, Kansas (Morrill), to merge with Morrill & Janes Bancshares, Inc., Hiawatha, Kansas and Onaga Bancshares, Inc., Merriam, Kansas, with Morrill as the survivor.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
4(c)(8)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
4(c)(8)	Morrill Bancshares, Inc., Sabetha, Kansas, to acquire 100 percent of the voting shares of First Trust Company of Onaga, Onaga, Kansas, thereby engaging in trust company activities.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
4(c)(8)	First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire up to 43.34 percent of the voting shares of FBC Financial Corporation, Claremore, Oklahoma, a savings association.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
4(c)(8)	First Centralia Bancshares, Inc., Centralia, Kansas, in its acquisition of Morrill Bancshares, Inc., Sabetha, Kansas, to indirectly acquire 100 percent of the voting shares First Trust Company of Onaga, Onaga, Kansas, thereby indirectly engaging in trust company activities.	Newspaper - 09/14/2002 Fed Reg - 09/06/2002
CIC	James Michael McAuley and Charlie Edward Blankenship, both of Norman, Oklahoma, as Trustees for the Cynthia Ann Mayes Blankenship QSST; the Catherine Suzanne Mayes McAuley QSST; and the Mava Geraldine Mayes Trust, to retain control of Consolidated Equity Corporation, Purcell, Oklahoma, parent of First American Bank & Trust Company, Purcell, Oklahoma.	Newspaper - 08/30/2002 Fed Reg - 09/03/2002

**Section III – Applications subject to Federal Register notice only**

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
989758	BankWest of Kansas 924 Main Street Goodland, Kansas 67735-2941	05/20/2002	08/14/2002	O		X

**Section VI – CRA examinations scheduled for                      Quarter of**

<i>Institution</i>	<i>Location</i>
None	

# District 11

## Federal Reserve Bank of Dallas

Applications and notifications filed during the week ending Saturday, August 17, 2002

### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
None		

### Section IV – Applications not subject to Federal Register or newspaper notice

<i>Type</i>	<i>Application</i>	
None		

## Section V – Availability of CRA public evaluations

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The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

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<i>RSSD</i>		<i>Examination</i>	<i>CRA</i>	<i>CRA</i>	<i>Exam type</i>	
<i>number</i>	<i>Institution/Location</i>	<i>date</i>	<i>public date</i>	<i>rating</i>	<i>LrgBk</i>	<i>SmBk</i>
None						

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## Section VI – CRA examinations scheduled for Fourth Quarter of 2002

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<i>Institution</i>	<i>Location</i>
First Bank 239659	300 East 3 <sup>rd</sup> Street Burkburnett, Texas 76354-3496
Community Bank 268257	500 South Morgan Granbury, Texas 76048-1960

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The inclusion on the list of institutions that are scheduled to undergo CRA examinations in the next calendar quarter is not determinative of whether the institution will be examined in that quarter. Reserve Banks may need to defer a planned examination or conduct an unforeseen examination because of scheduling difficulties or other circumstances.

## District 12

### Federal Reserve Bank of San Francisco

Applications and notifications filed during the week ending Saturday, August 17, 2002

#### Section I – Applications subject to newspaper notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
Foreign Branch	The Hongkong Chinese Bank, Ltd., Hong Kong, to acquire the New York federal insured branch and the Los Angeles federal limited branch offices of CITIC Ka Wah Bank, Limited, Hong Kong.	Newspaper – N/Avail

#### Section II – Applications subject to both newspaper and Federal Register notice

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
3(a)(1)	New Met Financial Corporation, to become a bank holding company by acquiring 100 percent of Met Financial Corporation, thereby indirectly acquiring its wholly -owned subsidiary, Metropolitan Bank, all of Oakland, California.*	Newspaper – 9/12/2002 Fed Reg – 09/09/2002
3(a)(1)	Sumitomo Mitsui Financial Group, Inc., Tokyo, Japan, to become a bank holding company by acquiring 100 percent of Manufacturers Bank, Los Angeles, California.	Newspaper – N/Avail Federal Reg – N/Avail

\* Subject to the provisions of the Community Reinvestment Act

#### Section III – Applications subject to Federal Register notice only

<i>Type</i>	<i>Application</i>	<i>Ending date of comment period</i>
4(c)(8)	Sumitomo Mitsui Financial Goup, Inc., Tokyo, Japan, to engage in nonbanking activities through the acquisition of SMBC Capital Markets, Inc., SMBC Leasing and Finance, Inc., SMBC Securities, Inc., Daiwa SB Investments (USA), Ltd., and JRI America, In c., all of New York, New York.	Fed Reg – N/Avail

**Section IV – Applications not subject to Federal Register or newspaper notice**

<i>Type</i>	<i>Application</i>
None	

**Section V – Availability of CRA public evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low - and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

**O = Outstanding**

**S = Satisfactory**

**NI = Needs to improve**

**SN = Substantial noncompliance**

The following state member banks have been examined and their CRA public evaluations are now available.

<i>RSSD number</i>	<i>Institution/Location</i>	<i>Examination date</i>	<i>CRA public date</i>	<i>CRA rating</i>	<i>Exam type</i>	
					<i>LrgBk</i>	<i>SmBk</i>
144968	Bay Bank of Commerce 1495 E. 14 <sup>th</sup> Street San Leandro, CA 94577 (510) 357-2265	11/26/2001	08/12/2002	S		X
172363	Coast Commercial Bank 740 Front Street Santa Cruz, CA 95060 (831) 458-4500	11/26/2001	08/12/2002	S	X	
2473354	Idaho Banking Company 6010 Fairview Avenue Boise, Idaho 83704 (208) 472-4700	04/22/2002	08/13/2002	S		X
1156539	Mid-Peninsula Bank 420 Cowper Street Palo Alto, California 94301 (650) 323-7421	11/26/2001	08/12/2002	O	X	
16766	Peninsula Bank of Commerce 1001 Broadway Millbrae, CA 94030 (650) 697-4333	11/26/2001	08/12/2002	S	X	

**Section VI – CRA examinations scheduled for**

**Quarter of**

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*Institution*

*Location*

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None

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